

Sergei Rogov, director of the USA-Canada Institute and a leading strategic analyst, said Russia and the United States have settled their long ideological struggle, but not even begun to wind down the nuclear threat. The 1994 agreement by Clinton and Yeltsin that missiles will not be targeted at each other was "a step back from this trigger-happy situation," he said, but it was "a gimmick, because it's reversible in one or two minutes." In fact, according to a Russian specialist, the Russian missiles can be re-targeted in 10 to 15 seconds.

Rogov said both countries still preserve intact the doctrine of Mutual Assured Destruction, a Cold War legacy under which both sides threaten to respond to an attack by wreaking massive damage on the other. "You don't threaten your 'strategic partner' with assured destruction 24 hours a day," Rogov said. "We need to abandon the Mutual Assured Destruction conditions with the United States."

But the traditional arms control process is at an impasse. The Duma has refused to ratify the START II agreement. Without it, the United States has refused to begin formal negotiations on deeper cuts in a START III treaty. Many of Russia's top military strategists are eager to move ahead with deeper, joint reductions that would match the looming obsolescence of their forces.

At the same time, there is a new line of thinking that Russia should abandon bilateral negotiations with the United States and instead create a small and "sufficient" nuclear force, not unlike France's independent nuclear posture.

In an article just published in a Russian academic journal, Kremlin defense aide Kortunov and Vladimir Bogomolov, of the rocket forces, suggested Russia keep an independent force of 1,000 warheads. They argued that this would "allow Russia to choose and adopt her own nuclear strategy." They said Russia could do this unilaterally and "there will be no need for new talks" with the United States.

Among Russia's military and political elite there is also a strong consensus that the West is no longer Russia's strategic adversary—and that the nuclear face-off is burdensome, diverting resources from other real problems. Many have concluded that Russia, with a long, sparsely populated southern border, needs to deter potential threats from the south and east—from the Islamic world and China—over the coming decade.

"I don't think Russia will have to worry about its western borders," said a top Kremlin security specialist. "This will give us more time to pay attention to the southern borders."

RUSSIA'S DWINDLING ARSENAL—RUSSIAN STRATEGIC WEAPONS, 1990-2012

The level of Russia's forces could change depending on the country's economy and how Russia decides to structure its forces. These estimates for future years are based on interviews by The Washington Post with Russian and Western experts. Levels will be even lower if the Russian economy does not recover.

TOTAL WARHEADS

1990	10,779
1997	6,260
2007	1,200
2012	700
Start-2 level	3,500
Start-3 level	2,000-2,500

RUSSIAN OPERATIONAL STRATEGIC NUCLEAR FORCES, 1998

Type	NATO designation	No. deployed	Year	Range (miles)	Total war-heads
Bombers:					
Tu-95M	Bear-H6	29	1984	7,953	174

RUSSIAN OPERATIONAL STRATEGIC NUCLEAR FORCES, 1998—Continued

Type	NATO designation	No. deployed	Year	Range (miles)	Total war-heads
Tu-95M	Bear H16	35	1984	7,953	560
Tu-160	Blackjack	6	1987	6,835	72
Intercontinental ballistic missiles:					
SS-18	Satan	180	1979	6,835	1,800
SS-19	Stiletto	165	1980	6,214	990
SS-24	M1/M2 Scalpel	36/10	1987	6,214	460
SS-25	Sickle	360	1985	6,524	360
Sea-launched ballistic missiles:					
SS-N-18	M1 Stingray ...	192	1978	4,039	576
SS-N-20	Sturgeon	80	1983	5,157	800
SS-N-23	Skiff	112	1986	5,592	448
Total		1,205			6,240

Source: "Taking Stock, Worldwide Nuclear Deployments, 1998," by William Arkin, Robert S. Norris and Joshua Handler, Natural Resources Defense Council, 1998.

RUSSIAN SUBMARINE PATROLS PER YEAR, 1991-96

1991	55
1992	37
1993	32
1994	33
1995	27
1996	26

Source: U.S. Office of Naval Intelligence, released under FOIA to Princeton Center for Energy and Environmental Studies.

Mr. ROBERTS. I yield the floor.

Mr. KENNEDY addressed the Chair.

The PRESIDING OFFICER. The Senator from Massachusetts is recognized.

Mr. KENNEDY. I thank the Chair.

(The remarks of Mr. KENNEDY pertaining to the introduction of S. 1789 are located in today's RECORD under "Statements on Introduced Bills and Joint Resolutions.")

IMPLEMENTATION OF KASSEBAUM-KENNEDY HEALTH INSURANCE REFORM LEGISLATION

Mr. KENNEDY. Mr. President, a recent GAO report makes clear that significant insurance company abuses are undercutting the effectiveness of one of the key parts of the Kassebaum-Kennedy health insurance reforms enacted in 1996.

President Clinton announced today that he has called for vigorous enforcement against companies that are violating the law. But it is abundantly clear that additional action by Congress is needed to end the worst abuse—price-gouging by the insurance industry. I intend to introduce legislation this week to block that irresponsible practice.

Individuals who lose their group coverage and attempt to obtain individual coverage are being charged exorbitant premiums by insurance companies. We recognized that potential problem in 1996, but Republican opposition blocked any Federal role in preventing such abuse, on the ground that state regulation would be an adequate remedy. As the GAO report makes clear, state regulation is no match for insurance industry price-gouging.

The 1996 legislation was enacted in response to several serious problems. Large numbers of Americans felt locked into their jobs because of pre-existing health conditions which would have subjected them to exclusions coverage if they changed jobs.

Many more who did change jobs found themselves and members of their

families exposed to devastating financial risks because of exclusions for such conditions. Other families faced the same problems if their employers changed insurance plans. Still others were unable to buy individual coverage because of health problems if they left their job or lost their job and did not have access to employer-based coverage.

The legislation addressed each of these problems. It banned exclusions for pre-existing conditions for people who maintained coverage, even if they changed jobs or changed insurers. It required insurance companies to sell insurance policies to small businesses and individuals losing group coverage, regardless of their health status. It banned higher charges for those in poor health in employment-based groups.

A GAO study in 1995 had found that 25 million Americans faced one or more of these problems and would be helped by the Kassebaum-Kennedy proposal. For the vast majority of these Americans, the legislation is working well. They can change jobs without fear of new exclusions for pre-existing conditions, denial of coverage, or insurance company gouging.

But as the GAO study makes clear, many of the two million people a year who lose employer-based group coverage are vulnerable to flagrant industry price-gouging if they try to purchase individual coverage.

When the 1996 act was moving through Congress, Democrats sought to place clear federal limits on these premiums for individual coverage. The Republican majority in Congress and the insurance companies refused to compromise on this issue—and restrictions on price-gouging were largely left to state law. Many States have put limits on such premiums, or enacted special group coverage for high-risk persons.

But too many states have failed to act effectively to prevent abuse. In addition to price-gouging, some companies have encouraged insurance agents to refuse to sell policies to individuals and imposed long waiting periods for coverage of particular illnesses and other unacceptable practices.

The verdict of experience is in. The GAO report makes clear that insurance companies are guilty of abuse beyond a reasonable doubt, and Congress has to act.

COVERDELL TAX BILL

Mr. KENNEDY. Mr. President, on the issue that is before us, which is basically the Coverdell education proposal, I will take a few moments of the Senate's time to express my strong reservations in opposition to the proposal, and I will outline the reasons why.

Public schools need help—and this "do-nothing" bill doesn't even get us to the front door. In fact, it goes in the opposite direction, by earmarking most of its aid to go to private schools.